

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: WALTER M BAKER
PHYLLIS BAKER

Case No.: 07-14228

Debtor(s)

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CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/08/2007.
- 2) This case was confirmed on 11/15/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/11/2008.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/03/2011.
- 5) The case was dismissed on 08/26/2011.
- 6) Number of months from filing to the last payment: 44
- 7) Number of months case was pending: 51
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 55,050.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 82,920.00
Less amount refunded to debtor	\$ 81.78
NET RECEIPTS	\$ 82,838.22

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 2,800.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 5,708.07
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 8,508.07**

Attorney fees paid and disclosed by debtor **\$ 700.00**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
GMAC MORTGAGE	SECURED	NA	39,644.72	.00	.00	.00
GMAC MORTGAGE	SECURED	NA	1,700.40	1,700.40	1,700.40	.00
OCWEN LOAN SERVICING	SECURED	NA	155,919.00	.00	.00	.00
OCWEN LOAN SERVICING	SECURED	NA	16,331.47	.00	.00	.00
CAPITAL ONE AUTO FIN	SECURED	15,400.00	26,145.90	24,716.00	24,716.00	7,549.00
CAPITAL ONE AUTO FIN	SECURED	13,700.00	20,515.85	20,515.18	20,515.18	6,464.68
ALAMEDA COUNTY	OTHER	12,941.43	NA	NA	.00	.00
ARROW FINANCIAL SERV	UNSECURED	705.00	NA	NA	.00	.00
ARROW FINANCIAL SERV	UNSECURED	429.00	NA	NA	.00	.00
CACH	OTHER	NA	NA	NA	.00	.00
CACH	OTHER	NA	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	965.00	985.20	985.20	234.42	.00
CBCS	OTHER	NA	NA	NA	.00	.00
CBCS	OTHER	NA	NA	NA	.00	.00
PORTFOLIO RECOVERY A	UNSECURED	746.00	746.39	746.39	165.13	.00
PORTFOLIO RECOVERY A	UNSECURED	675.00	675.86	675.86	149.53	.00
PREMIER BANK CARD	UNSECURED	411.00	411.66	411.66	91.08	.00
HSBC NV	OTHER	NA	NA	NA	.00	.00
HSBC NV	OTHER	600.00	NA	NA	.00	.00
TSYS DEBT MANAGEMENT	UNSECURED	663.00	662.89	662.89	146.64	.00
MIDLAND CREDIT MANAG	OTHER	NA	NA	NA	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	1,286.00	1,289.87	1,289.87	306.91	.00
MUTUAL HOSPITAL SVC	OTHER	NA	NA	NA	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
MUTUAL HOSPITAL SVC	OTHER	NA	NA	NA	.00	.00
PELLETTIERI & HENNIN	OTHER	NA	NA	NA	.00	.00
PELLETTIERI & HENNIN	OTHER	NA	NA	NA	.00	.00
US BANK	UNSECURED	9,666.00	10,077.03	10,077.03	2,397.68	.00
VAN RU CREDIT CORPOR	OTHER	NA	NA	NA	.00	.00
VAN RU CREDIT CORPOR	OTHER	NA	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	NA	.00	.00	.00	.00
PRA RECEIVABLES MANA	UNSECURED	NA	771.67	771.67	170.71	.00
OCWEN LOAN SERVICING	OTHER	NA	NA	NA	.00	.00
ASSET ACCEPTANCE LLC	UNSECURED	NA	441.15	441.15	97.58	.00
GMAC MORTGAGE CORP	OTHER	NA	NA	NA	.00	.00
CACH	UNSECURED	NA	26,454.71	26,454.71	6,294.51	.00
CAPITAL ONE AUTO FIN	UNSECURED	NA	.00	1,429.90	340.22	.00
DEPARTMENT OF CHILD	PRIORITY	NA	12,941.43	735.19	735.19	.00
CAPITAL ONE AUTO FIN	UNSECURED	NA	.00	.67	.06	.00
NATIONAL CITY BANK	UNSECURED	NA	5,057.30	5,057.30	1,203.31	.00
JEFFERSON CAPITAL SY	UNSECURED	NA	4,385.06	4,385.06	1,043.37	.00
ROUNDUP FUNDING LLC	UNSECURED	NA	95.00	95.00	8.55	.00
LATISHA BAKER	OTHER	NA	NA	NA	.00	.00
MICHELL JOHNSON	OTHER	NA	NA	NA	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	1,700.40	1,700.40	.00
Debt Secured by Vehicle	45,231.18	45,231.18	14,013.68
All Other Secured	.00	.00	.00
TOTAL SECURED:	46,931.58	46,931.58	14,013.68
Priority Unsecured Payments:			
Domestic Support Arrearage	735.19	735.19	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
TOTAL PRIORITY:	735.19	735.19	.00
GENERAL UNSECURED PAYMENTS:	53,484.36	12,649.70	.00

Disbursements:

Expenses of Administration	\$ 8,508.07	
Disbursements to Creditors	\$ 74,330.15	
TOTAL DISBURSEMENTS:		\$ 82,838.22

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/17/2011

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.